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HOMEOWNERS INSURANCE IN MISSOURI - PREMIUM & LOSSES

Missouri Department of Commerce & Insurance



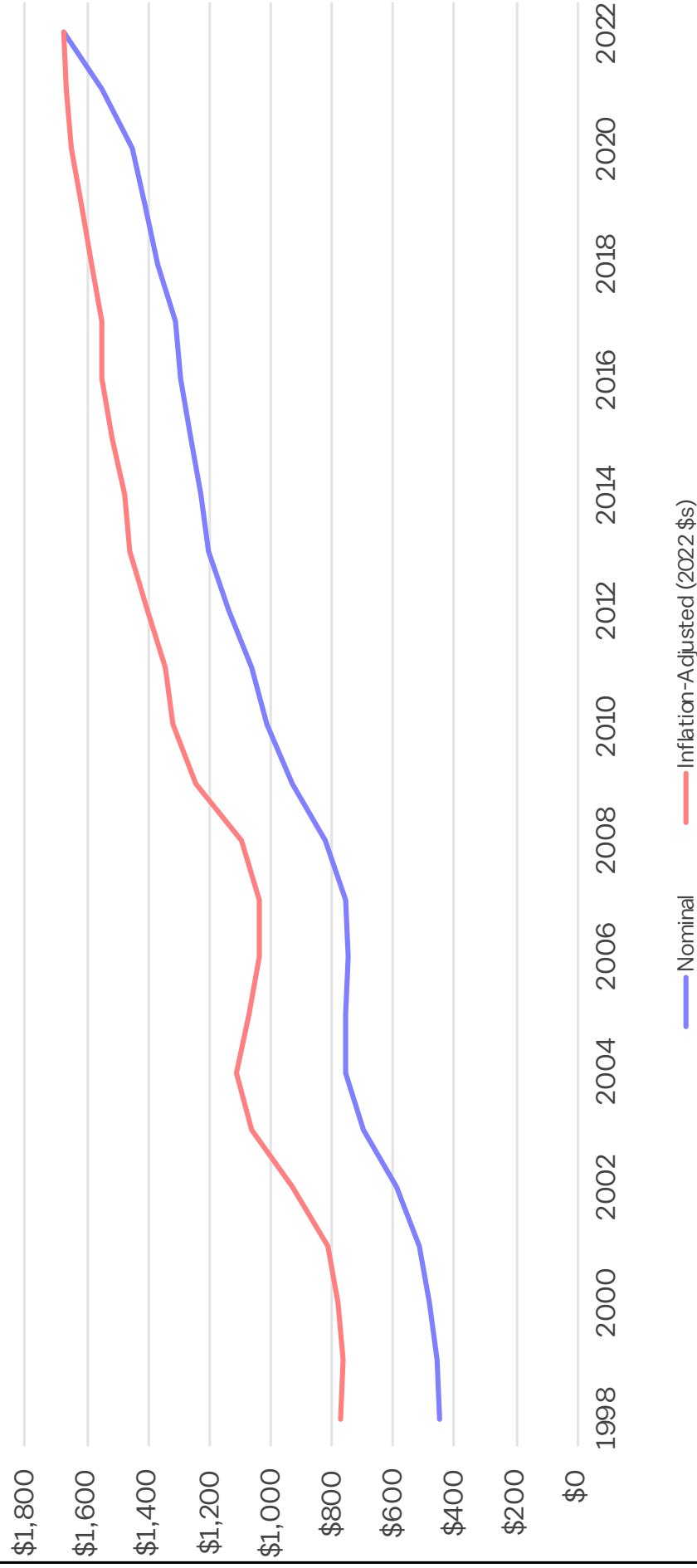
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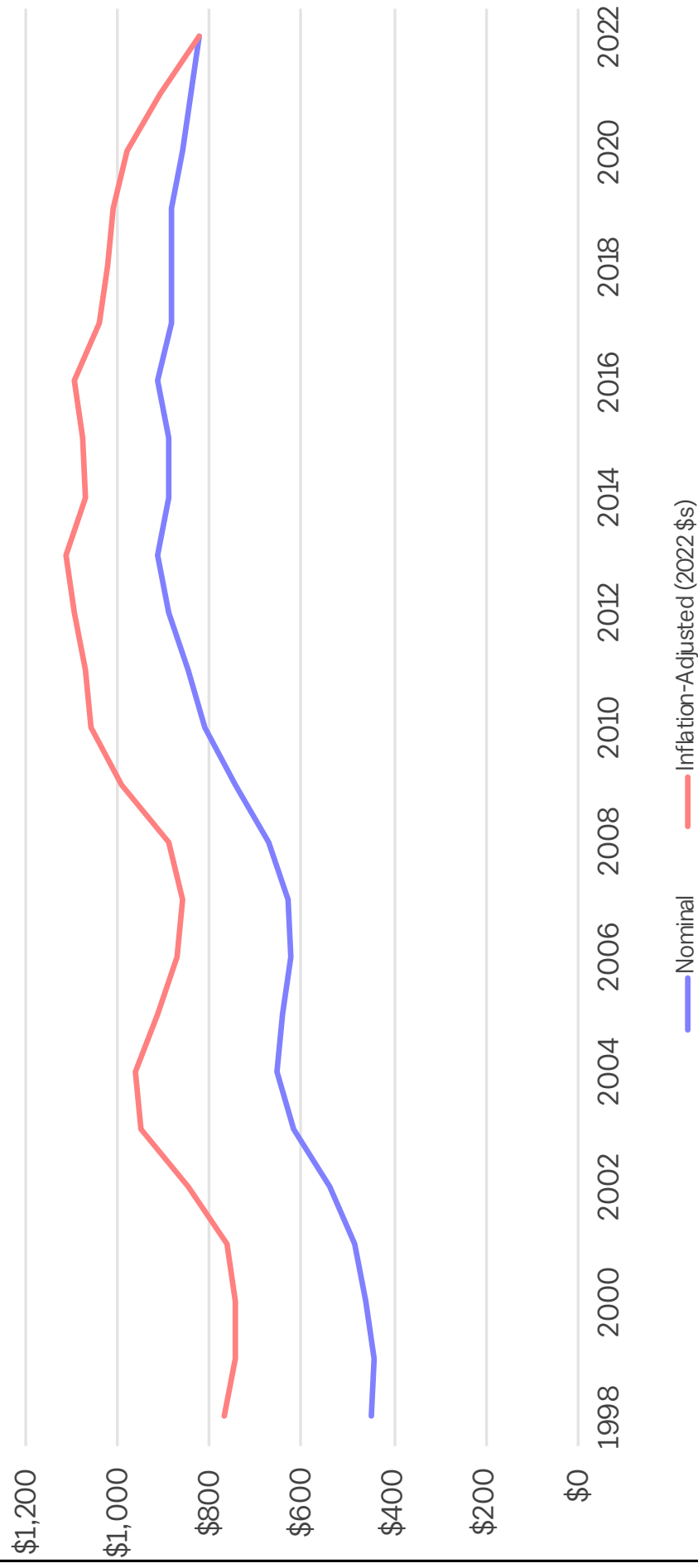
Homeowners Insurance in Missouri - Premium & Losses

Average Annual Premium				
All Policy Limits			\$100k - \$140k Policy Limits	
Year	Nominal	Inflation Adjusted	Nominal	Inflation Adjusted
1998	\$451	\$773	\$448	\$767
1999	\$455	\$764	\$444	\$746
2000	\$481	\$782	\$459	\$746
2001	\$515	\$816	\$483	\$765
2002	\$591	\$926	\$542	\$849
2003	\$694	\$1,060	\$621	\$948
2004	\$755	\$1,109	\$653	\$960
2005	\$755	\$1,074	\$642	\$913
2006	\$744	\$1,040	\$624	\$872
2007	\$759	\$1,041	\$627	\$860
2008	\$820	\$1,093	\$669	\$892
2009	\$932	\$1,244	\$744	\$993
2010	\$1,015	\$1,323	\$812	\$1,058
2011	\$1,066	\$1,346	\$846	\$1,068
2012	\$1,138	\$1,404	\$889	\$1,096
2013	\$1,200	\$1,458	\$916	\$1,113
2014	\$1,227	\$1,477	\$890	\$1,071
2015	\$1,259	\$1,521	\$889	\$1,074
2016	\$1,296	\$1,553	\$914	\$1,095
2017	\$1,314	\$1,549	\$883	\$1,041
2018	\$1,366	\$1,581	\$884	\$1,024
2019	\$1,409	\$1,615	\$881	\$1,009
2020	\$1,453	\$1,653	\$860	\$978
2021	\$1,549	\$1,670	\$842	\$908
2022	\$1,678	\$1,678	\$823	\$823
Average Annual Change (geo mean)	5.6%	3.3%	2.7%	0.4%

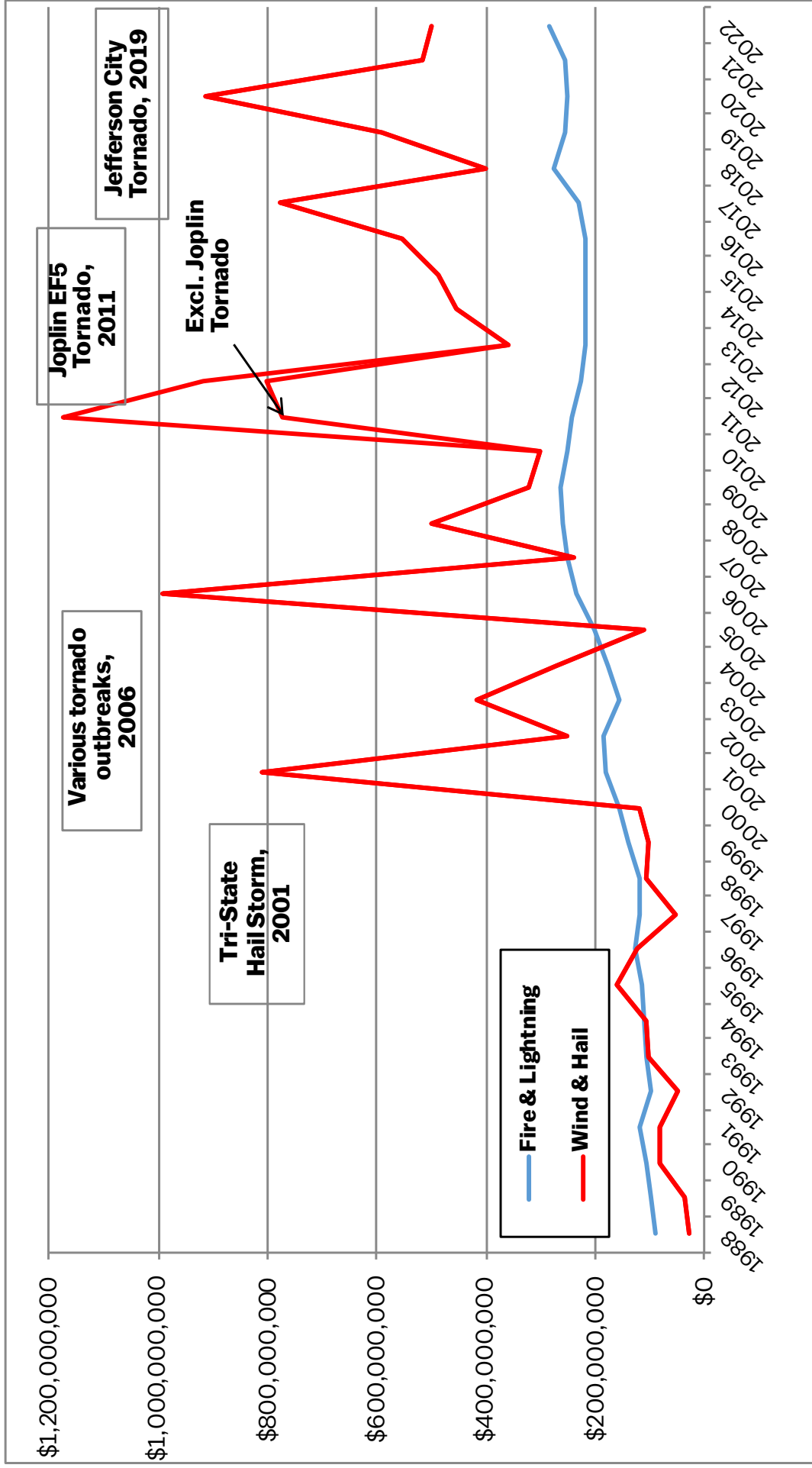
Homeowners - Average Annual Premium All Policy Limits



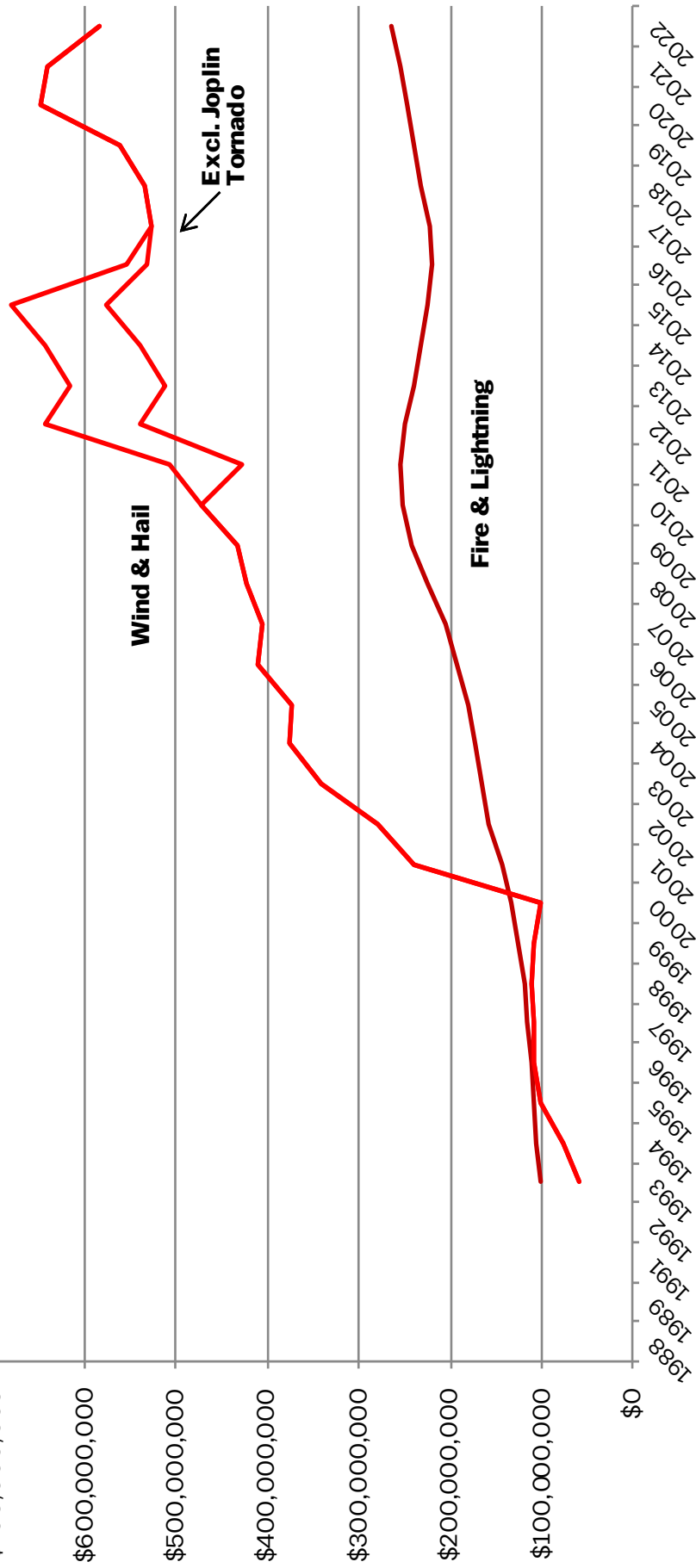
Homeowners - Average Annual Premium \$100k - \$130 Policy Limits



Homeowners Losses By Cause of Loss					
Year	Fire & Lightning	Wind & Hail	Burglary & Theft	All Other	Total
1988	\$90,176,089	\$27,741,234	\$19,178,646	\$38,866,671	\$175,962,640
1989	\$97,281,322	\$35,272,507	\$20,891,735	\$46,375,850	\$199,821,414
1990	\$106,720,855	\$80,487,153	\$22,234,893	\$62,044,406	\$271,487,307
1991	\$118,829,979	\$82,793,687	\$24,930,945	\$63,855,832	\$290,410,443
1992	\$97,197,958	\$51,040,706	\$23,830,673	\$57,323,553	\$229,392,890
1993	\$107,124,556	\$102,693,574	\$23,445,647	\$64,820,095	\$298,083,872
1994	\$109,930,322	\$105,287,025	\$22,130,242	\$67,416,790	\$304,764,379
1995	\$117,026,089	\$161,779,302	\$20,870,247	\$76,400,002	\$376,075,640
1996	\$129,379,854	\$121,973,013	\$20,888,922	\$94,366,176	\$366,607,965
1997	\$120,219,571	\$53,130,421	\$19,432,075	\$76,230,628	\$269,012,695
1998	\$120,057,436	\$108,059,939	\$21,604,013	\$79,482,254	\$329,203,642
1999	\$139,636,401	\$103,000,815	\$23,465,975	\$90,423,815	\$356,527,006
2000	\$158,590,275	\$120,199,069	\$20,230,277	\$91,172,947	\$390,192,568
1901	\$183,227,451	\$811,308,058	\$30,953,915	\$131,520,573	\$1,157,009,997
2002	\$185,337,936	\$252,980,620	\$25,189,965	\$164,297,486	\$627,806,007
2003	\$158,115,528	\$418,263,352	\$15,685,251	\$101,238,424	\$693,302,555
2004	\$178,080,876	\$274,165,672	\$18,886,612	\$103,085,461	\$574,218,621
2005	\$202,308,283	\$110,382,049	\$17,671,034	\$92,197,102	\$422,558,468
2006	\$234,514,244	\$992,901,075	\$17,585,051	\$120,029,047	\$1,365,029,417
2007	\$251,488,509	\$237,811,111	\$21,518,358	\$221,262,534	\$732,080,512
2008	\$258,674,034	\$501,343,700	\$24,711,798	\$166,703,904	\$951,433,436
2009	\$264,161,037	\$321,885,439	\$20,454,231	\$163,872,947	\$770,373,654
2010	\$252,995,053	\$302,705,801	\$22,134,052	\$152,476,170	\$730,311,076
2011	\$242,133,069	\$1,173,017,170	\$24,017,746	\$190,645,142	\$1,629,816,031
2012	\$226,678,741	\$919,778,652	\$24,991,564	\$204,049,257	\$1,375,497,880
2013	\$218,790,670	\$361,252,196	\$20,044,089	\$175,288,921	\$775,375,876
2014	\$219,983,649	\$455,251,228	\$17,371,558	\$235,027,716	\$927,634,151
2015	\$218,711,492	\$487,324,857	\$17,212,003	\$211,619,746	\$934,868,098
2016	\$219,106,438	\$552,393,889	\$14,753,769	\$225,930,765	\$1,012,184,861
2017	\$232,684,888	\$776,359,330	\$13,654,868	\$237,313,776	\$1,260,012,862
2018	\$276,578,571	\$399,996,511	\$13,142,684	\$255,293,276	\$945,011,042
2019	\$256,020,938	\$592,768,601	\$12,925,789	\$264,663,650	\$1,126,378,978
2020	\$252,445,357	\$912,984,347	\$11,042,246	\$270,075,318	\$1,446,547,268
2021	\$254,808,040	\$516,182,614	\$9,055,363	\$305,672,207	\$1,085,718,224
2022	\$283,432,530	\$499,977,873	\$11,966,625	\$326,120,050	\$1,121,497,078



Total Homeowners Losses, By Cause of Loss 5-Year Moving Average





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